Plan Aggregation

11/05/2026 1:09 pm CST

This 11-minute recording walks through the setup and processing of a plan using our plan aggregation tool. This feature allows you to combine the data from two or more plans into an additional "master plan". This feature is most commonly used for running combined testing for a controlled group that consists or multiple plans. This feature can also be used for multiple employer plans to run testing in the individual plans and combine the data into a master plan for reporting and 5500 data.

How to Create a Master Plan:

Master Plan Set Up

Creating the Master Plan

Once the testing has been completed in the individual plans (eligibility, allocations and coverage are as expected), the user will need to add a "Master Plan" to the system. The master plan is where certain census data will be combined and compliance tests run for a specific aggregation group. There are two ways this plan can be set up:

1. **Clone information from an adopting plan**
2. **Manually create a new plan under the company**

1. Clone an adopting Plan

Select the plan that you will clone and go to the Edit Plan screen. In the upper right-hand corner under the Plan Menu select Clone Plan. Select the company and click Clone Plan. You will be taken to the Edit Plan screen of the cloned plan where you can update the plan name to note that it's the master plan under the General Information section of the Plan Checklist. You do not run the Edit Checks.

Next, you will clone Compliance Plan Specifications from the adopting plan. To do this go into the Compliance module of the adopting plan the master was cloned from and in the Compliance Menu, hover over Tools/Settings. Select Clone and in the Clone To pop-up box, select the newly created master plan and the Clone section should be 'Plan Specs Only'. Now the master plan will have all Plan Specs copied from this adopting employer plan. Go to the Master plan and proceed to the "Denoting plans as master plan" step to set the plan up as a Master plan.

2. Add new plan to the Company

If you don't choose to clone the plan, you would create a new plan by going to the Edit Company screen of the existing company and clicking the "Add Plan" link in the upper right-hand corner under the Company Menu. This will take you to the Add Plan screen where a Defined Contribution checklist will need to be chosen. Once the plan has been created the Compliance module will need to be set up by creating the Plan Year End and setting up the Plan Specifications. This includes setting up the allowable contribution sources under General Features and the transaction sources on the Work with Sources/Inv Accounts screen.

Denoting plan as master plan

Once the Master plan has been created and Plan Specifications are setup, go to the Tasks page and open the Combined Test task. In the Aggregation/Disaggregation menu box, change the drop-down box next to "Testing Aggregation

used:" to "Yes". In the next box, enter the Testing Aggregation group ID that was decided upon in setting up the general aggregation specs. To make this plan the master plan, set the "Plan containing combined census:" field to "This Plan". "Combine selected data for duplicate Participants" gives the user the option of combining compensation for duplicate participants. If this box is set to "No", the user will instead have the option of selecting the plan from which the compensation will be copied, disregarding compensation in the other plan(s). If it is set to "Yes", compensation from all plans will be combined.

Caution: To be very clear, the master plan should be a new plan that never contained individual records. Clicking on "Combine Census in This Plan" will delete all master file and current participant records in this plan and replace them with records from aggregated plans. You MUST NOT click this button if the Plan was tested as an individual (non-combined) plan for any other Year End.